

May 18, 2007

PUBLIC NOTICE # 2007-20

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- NAIC Uniform Property & Casualty Product Coding Matrix
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
May 18, 2007

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-3501	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	CHIROPRACTIC	0
07-3502	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-3503	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3551	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3504	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3552	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3505	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3554	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3506	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3553	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-2739	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MANAGEMENT PORTFOLIO PRODUCT	0
07-3495	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-3538	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.5
07-3493	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-3	
07-3496	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-3513	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOTEL RISK MGMT. ASSOC. RISK PURCHASING GRP	0
07-3539	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.5

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07-3524	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
07-3508	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3555	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3448	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
07-3564	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3561	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CHIROPRACTIC	
07-3468	4381	DELOS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	DELOS SELECT	
07-3550	4381	DELOS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	DELOS SELECT	0
07-3563	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CLASSIC AUTO	0
07-3565	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CLASSIC AUTO	
07-3523	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROFESSIONAL GROUP II	0
07-3562	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROFESSIONAL GROUP 1	0
07-3464	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
07-2845	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
07-3521	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
07-3522	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
07-3540	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.5

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-3484	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
07-3533	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3534	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3535	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3571		GLOBAL AEROSPACE, INC.	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
07-3536	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3516	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB	
07-3517	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB	
07-3480	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	MISCELLANEOUS AND LICENSE AND PERMIT BONDS	0
07-3518	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB	
07-3548	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-3519	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB	
07-3549	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-3492	0350	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DUCATI SERVICE CONTRACT REIMBURSEMENT	0
07-3509	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3557	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3510	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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07-3556	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3578		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT-RELATED PRACTICES LIABILITY	
07-3579		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT-RELATED PRACTICES LIABILITY	
07-3581		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3582		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
07-3483	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
07-3465	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
07-3467	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0.8
07-3507	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	RECREATIONAL VEHICLE	
07-3537	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATIONAL VEHICLE - ASSOCIATION	0
07-3543	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATIONAL VEHICLE - FARM BUREAU GRP.	0
07-3546	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATIONAL VEHICLE - NON-ASSOCIATION	0
07-3451	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	GENERAL AVIATION	
07-3452	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
07-3466	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	WEDDING CANCELLATION	0
07-3511	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3558	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-3486	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TRUCKERS	0
07-3566	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
07-3567	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
07-3568	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
07-3485	0019	STANDARD GUARANTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	ASSURED MECHANICAL BREAKDOWN (INDIVIDUAL)	
07-3547	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CHARTER, PRIVATE AND MONTESSORI SCHOOLS	0
07-3481	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	WINERY PACKAGE	0
07-3520	0140	VETERINARY PET INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	RULE CHANGE	PET INSURANCE	
07-3573	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
07-3512	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3559	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3497	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-3514	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOTEL RISK MGMT. ASSOC. RISK PURCHASING GRP	0
07-3541	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.5
07-3498	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-3515	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOTEL RISK MGMT. ASSOC. RISK PURCHASING GRP	0
07-3542	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.5

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
85		TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS					

**California Department of Insurance
Public Notice Filing Errata Report
May 18, 2007**

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-3362	05/11/2007	California Mutual Insurance Company	Commercial Multi-Peril	Rate	Motel	-13.30%
Correct	07-3362	05/11/2007	California Mutual Insurance Company	Commercial Multi-Peril	Rate	Motel	-11.80%

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